



**MINISTRY OF  
HOME AFFAIRS  
REPUBLIC OF SOUTH AFRICA**

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To: All Media/News Editors

**Speech by Minister Leon Schreiber delivered at the launch of the Capitec partnership**

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FOR IMMEDIATE USE

Good afternoon

Tommy Makhode, Director-General of the Department of Home Affairs

Graham Lee, Chief Executive Officer of Capitec Bank;

Gerrie Fourie, Former Chief Executive Officer in absentia;

Wim de Bruyn, Chief Information Officer in absentia;

Andrew Baker, Chief Technology Officer in absentia;

Basani Maluleke, Executive Retail Banking;

Eugène Vivier, Head of Card;

De Bruyn Annandale, Principal Engineer;

Tinnielle Davids, Product Head;  
Kovilen Naicker, Executive Associate;  
JP Harber, Product Line Head;  
Members of the media;  
Ladies & Gentleman,

When I assumed office a little over one year ago, I made it clear that the apex priority of the Department of Home Affairs during my tenure would be to pursue digital transformation to deliver “Home Affairs @ home.”

Under that vision, we would use technology to resolve – with urgency – the many problems that have plagued this Department for years.

Importantly, our focus would be on identifying and solving the root causes of those problems.

In the process, “Home Affairs @ home” would become a way of life – a new culture that not only identifies problems, but works relentlessly to solve them through the technological solutions at our disposal.

I made it clear that there would be no populism, no sloganeering, and – sadly – no magic wand to solve everything, all at once, overnight.

Instead, this would be a journey, where we worked to build capacity, reform our internal culture, and remake our systems in the context of severe resource constraints.

Today, we mark the most significant milestone to date on this reform journey we call “Home Affairs @ home.”

Today, we launch the most transformative reform Home Affairs has ever seen.

We are remaking the long-standing partnership that the Department has enjoyed with a number of banks for the past decade.

Under this project, Home Affairs services were delivered in 30 bank branches across the country.

It is a successful and popular service – to the point where the biggest complaint I receive about it, is that there are not enough booking slots available.

People sometimes wait until one minute past midnight to make a booking, only to find that all the slots were filled within a minute.

So, the logical question we asked, is this: what is preventing us from expanding this proven and popular service to many more bank branches?

Why only thirty?

What prevents us from rolling it out across all the rural and urban communities of South Africa?

As we are finding over and over again, the answer lay in an approach that sought to centralise, and that failed to unlock the power of digital transformation to decentralise access to include millions more people.

This meant that, instead of using the same secure technology that already built South Africa's world class digital banking ecosystem, Home Affairs duplicated its own hardware and officials inside bank branches.

Not only did this mean that the Department did not have nearly enough officials to scale up the project, but it also had the perverse consequence of removing Home Affairs officials from our own frontline offices.

In turn, the banks that worked with the Department over the past decade complained that Home Affairs' Online Verification System, which is integrated across the financial landscape, was too unreliable.

When someone opens a bank account and puts their fingerprint on a scanner, they are checking against Home Affairs' OVS to confirm that

the information presented on their Green ID book or Smart ID, is accurate.

This service confirms that you are who you say you are, forming a critical part of the foundation for all public and private sector services.

So, we also looked into this problem, and it turned out that more than 50% of verification requests sent through this service, failed.

This not only posed a risk to the security of the country and of the financial sector – because it meant that banks, insurers and other financial institutions could not always verify identities – but it also made banks hesitant to provide Home Affairs services in more locations.

We were not interested in simply replicating the “system offline” challenge in bank branches.

So, we set out to solve the problem by upgrading the Online Verification Service and mobilising the resources to maintain it into the future, by correcting the fee structure that had long robbed Home Affairs of the resources required for maintenance, which contributed to the collapse of the service in the first place.

At the time, there were some people who complained.

But the result of this difficult but essential reform is that the error rate on the new OVS is now below 1%, returning reliable results in less than a second.

In fact, none of us would be standing here today if we did not have the courage to make this change.

Because if we did not fix the OVS, banks would not have been willing to expand this service to many more locations.

Once that improvement was in the works, we wrote to nine major banks on the 30<sup>th</sup> of April, inviting them to partner with us in the next phase of this partnership.

Instead of duplicating hardware and officials in bank branches, we would now use biometric technology to lay a pipeline that leverages the reach that banks already have.

These digital pipes will now extend into bank branches across the length and breadth of South Africa, and onto smart phone apps, with Home Affairs' biometric verification securing the process from beginning to end.

Simply put: instead of relying on a person to verify that you are who you say you are, with all the fraud risk that goes with it, we will now use our upgraded Online Verification System to confirm your identity.

Why am I telling you this long story?

Because it is important for South Africa to understand what real reform looks like.

For far too long, our politics has been defined by reactivity, by short-termism, by empty promises, and – increasingly – by dangerous populism.

This form of politics is an existential threat to democracy, because it repeatedly raises expectations without any plan or interest whatsoever in the long, difficult work of reform.

But we, at #TeamHomeAffairs, are doing things differently.

We are not interested in being “seen to be doing something” – we are interested in actually doing something.

We are replacing reactivity with proactivity, we are replacing short-term points scoring with long-term, sustainable change.

In short, the people you see here from Home Affairs are reformers.

And they are the scarcest and most precious commodity our country has.

Over the next few months, the people of South Africa will reap the first harvest of the fruits of reform.

I want to thank the leadership of Capitec for being the first to commit not only to this project in general, but specifically to equip one hundred bank branches with this functionality by early next year – hopefully with many more to come after that.

Just this one step, on its own, will expand access to Home Affairs services by a third.

Once this service is stable, we will work together to enable South Africans to apply through their digital banking app, add the ability to apply for a passport, and introduce home delivery.

The step we take today, takes us down a road where South Africans will soon be able to apply for a new document and have it delivered directly to their doorstep, without ever leaving their house.

“Home Affairs @ home.”

Beyond that, our goal is to modernise the other critical services that Home Affairs provides to register births, marriages and deaths, and to make amendments.



We want to digitalise, automate and enable remote access for all the services we provide.

In the process, we are working to upskill our staff by rolling out digital literacy training to thousands of officials.

We also want more of our officials to do the critical tasks that technology cannot do, including more immigration law enforcement and going into underserved communities to document the many South Africans whose families have been left behind for far too long.

I want to reiterate the call we first made at the end of April for all banks to join us in this endeavour.

Not only does this collaboration make a massive contribution to delivering dignity for all South Africans, but it also holds the key to combatting fraud in the financial sector.

It is completely unacceptable that there are still 18 million Green ID books in use, when research has proven this to be the most defrauded document in Africa.

By working together, we can urgently replace all those Green IDs with Smart IDs, so that we can eliminate the fraud that costs our financial sector dearly every year.

This is a call for all-hands-on deck, so that we can urgently solve a problem that has bedevilled all of us for too long.

I am very grateful that Capitec has answered that call, and I challenge the entire industry to do the same – not because of the interests of Home Affairs or of a particular bank, but because we are all South Africans first, who want to build a better country.

The good news, however, is that I am advised that a third bank has just signed up this morning.

We will make an announcement in that regard shortly.

I challenge all our partners to move with the same urgency demonstrated by the early adopters, to scale up as fast as possible, and to roll out in-app access and home deliveries as soon as possible.

Where possible, I also ask that you open up this service to all South Africans, and to walk-ins, even if they do not currently have an account with your bank.

If we demonstrate the necessary urgency, we will eliminate long queues at Home Affairs and free up the Department to focus on the complex and difficult work it still has to do to better enforce our immigration laws, and to document those South Africans who have been left behind for too long.

The Medium-Term Development Plan, adopted by Cabinet, sets us the target of rolling this service out to one thousand bank branches by 2029.

If we all work together with the necessary urgency, I don't believe we need to wait that long to get to that number.

We can rapidly replace the dangerous Green ID book with Smart IDs for 18 million people, eliminating its status as a legal form of identification and ending the fraud and identity theft that goes with it.

And we can kick-start a service delivery revolution that turns South Africa into a cutting-edge digital state and society, where the days of exclusion, of suffering, and of fraud and identity theft, become a thing of the past.

Last but certainly not least, I want to thank #TeamHomeAffairs, led by DG Makhode, as well as Deputy Njabulo Nzuza for his support and significant contributions.

I know the extraordinary amount of work that #TeamHomeAffairs is putting into this reform journey.

But I also know, without a shadow of a doubt, that it is worth it.

Because by making Home Affairs better every day, we are demonstrating that even the Department that is most often associated with failure, can rapidly improve with the right focus, leadership and genuine teamwork.

Thank you to each and every person here for your contribution to making Home Affairs better.

By doing so, you are demonstrating that every problem has a solution, that even the most dysfunctional systems can be fixed – and that, with the right focus, South Africa's best days are still to come.

Thank you.